

Information to identify the case:

Debtor 1	<u>Sheri Lou Cumberledge</u>	Social Security number or ITIN	xxx-xx-3523
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	17-24288-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sheri Lou Cumberledge

2/7/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sheri Lou Cumberledge
Debtor

Case No. 17-24288-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 07, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:

Recip ID	Recipient Name and Address
db	+ Sheri Lou Cumberledge, 17 Orchard Street, P.O. Box 177, Muse, PA 15350-0177
14786698	+ AMERIHOME MORTGAGE COMPANY, LLC, CENLAR FSB, BK Department, 425 PHILLIPS BLVD., EWING NJ 08618-1430
14717391	+ Aes/northwest Savings, Po Box 61047, Harrisburg, PA 17106-1047
14717393	+ Amerihome Mortgage Co., LC, c/o Elizabeth M Bennett, Esq., 1617 JFK Blvd, Suite 1400, Philadelphia, PA 19103-1814
14717394	+ Amerihome Mtg Co, Llc, 21300 Victory Blvd Ste 2, Woodland Hills, CA 91367-2525
14717399	+ Collection Service / Wash OBGYN, 250 Mt Lebanon Blvd, Pittsburgh, PA 15234-1252
14717400	+ Collection Service Center, 839 5th Ave., P.O. Box 560, New Kensington, PA 15068-0560
14717401	+ Credit Coll USA / Dr. Brent Angott, Ccusa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14717402	+ Credit Management / Tri-State Surgery, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14717404	+ Greater Washington Radiologists, P.O. Box 951847, Cleveland, OH 44193-0020
14717408	+ Lendmark Financial, 198 West Chestnut Street, Washington, PA 15301-4423
14717411	+ State Collection Service / Allegheny Hea, 2509 S. Stoughton Road, Madison, WI 53716-3314
14717415	+ Washington Health System, 155 Wilson Ave., Washington, PA 15301-3398

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 08 2023 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 08 2023 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/PDF: resurgentbknofications@resurgent.com	Feb 08 2023 00:05:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14717390	+ Email/Text: bncnotifications@phea.org	Feb 08 2023 00:00:00	Aes/m&taselt, P.O. Box 61047, Harrisburg, PA 17106-1047
14717392	+ Email/Text: bncnotifications@phea.org	Feb 08 2023 00:00:00	Aes/pheaafm, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14717395	+ EDI: CAPITALONE.COM	Feb 08 2023 04:54:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14717396	+ EDI: CITICORP.COM	Feb 08 2023 04:54:00	Cbusasears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO

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			63179-0040
14717398	+ EDI: CITICORP.COM	Feb 08 2023 04:54:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14717413	+ EDI: CITICORP.COM	Feb 08 2023 04:54:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14756838	EDI: Q3G.COM	Feb 08 2023 04:54:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14717403	+ Email/Text: electronicbkydocs@nelnet.net	Feb 08 2023 00:00:00	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
14900304	Email/Text: ECMCBKNotices@ecmc.org	Feb 08 2023 00:00:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
14717405	EDI: IRS.COM	Feb 08 2023 04:54:00	Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222
14717406	+ EDI: RMSC.COM	Feb 08 2023 04:54:00	JC Penneys, P.O. Box 965007, Orlando, FL 32896-5007
14717397	EDI: JPMORGANCHASE	Feb 08 2023 04:54:00	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004
14787272	EDI: JPMORGANCHASE	Feb 08 2023 04:54:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 901032, Ft. Worth TX 76101-2032
14717407	Email/Text: ktramble@lendmarkfinancial.com	Feb 08 2023 00:00:00	Lendmark Financial, 2118 Usher St Nw, Covington, GA 30014
14784267	Email/PDF: resurgentbknofications@resurgent.com	Feb 08 2023 00:05:42	LVNV Funding, LLC its successors and assigns as, assignee of Monogram Credit Card Bank, of Georgia, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14717409	^ MEBN	Feb 07 2023 23:52:31	Leroys Jewelers, Sterling Jewelers, Inc/Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14940547	+ EDI: AISMIDFIRST	Feb 08 2023 04:54:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14717410	+ Email/Text: electronicbkydocs@nelnet.net	Feb 08 2023 00:00:00	Nelnet, Nelnet Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
14724691	+ Email/Text: bncnotifications@pheaa.org	Feb 08 2023 00:00:00	Nelnet on behalf of PHEAA, PA Higher Education Assistance Agency, PO Box 8147, Harrisburg, PA. 17105-8147
14725934	+ Email/Text: bncnotifications@pheaa.org	Feb 08 2023 00:00:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14735047	EDI: PRA.COM	Feb 08 2023 04:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14718286	+ EDI: RECOVERYCORP.COM	Feb 08 2023 04:54:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14786438	+ Email/Text: bncmail@w-legal.com	Feb 08 2023 00:00:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14717412	+ EDI: WTRRN BANK.COM	Feb 08 2023 04:54:00	Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
14726268	+ Email/Text: electronicbkydocs@nelnet.net	Feb 08 2023 00:00:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln NE 68508-1911
14749349	EDI: AIS.COM	Feb 08 2023 04:54:00	Verizon, by American InfoSource LP as agent, PO

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14717414 + EDI: RMSC.COM

Box 248838, Oklahoma City, OK 73124-8838

Feb 08 2023 04:54:00

Walmart / Synch, P.O. Box 530927, Atlanta, GA
30353-0927

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Amerihome Mortgage Company, LLC
cr		Cenlar FSB as servicer for AmeriHome Mortgage Comp
cr		JPMORGAN CHASE BANK, N.A.
cr		MidFirst Bank
cr		Midland Mortgage as servicer for MIDFIRST BANK
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 5 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Amerihome Mortgage Company LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Midland Mortgage as servicer for MIDFIRST BANK bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Cenlar FSB as servicer for AmeriHome Mortgage Company LLC bnicholas@kmlawgroup.com
David A. Rice	on behalf of Debtor Sheri Lou Cumberledge ricelaw1@verizon.net lowdenscott@gmail.com
Jerome B. Blank	on behalf of Creditor Amerihome Mortgage Company LLC jblank@pincuslaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Sheri Lou Cumberledge niclowlg1@comcast.net

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Stephen Russell Franks

on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com

Thomas Song

on behalf of Creditor Amerihome Mortgage Company LLC pawb@fedphe.com

TOTAL: 11